

AN INDUSTRIAL CENTRE  
THAT IS A "CITY BEAUTIFUL"Building of Dams and Factories  
in a Georgia Town Paralleled by  
Development of Esthetic Spirit.

[Special to The Times-Dispatch.]  
COLUMBUS, GA., December 28.—In Columbus the interesting spectacle is afforded of a large industrial centre that is striving earnestly, and with rather striking success, to be a "city beautiful." The city's record of planting a shade tree to raise the power of the falls of the Chattahoochee river at this point should be paralleled by the setting out of 10,000 shade trees in the streets by the municipality. The Civic Improvement League, an organization of progressive men and women that was formed for the sole purpose of making the city more sightly and attractive, has adopted a novel plan of securing popular cooperation in the plan of city beautification by offering prizes, as follows:  
For the best kept and most attractive school grounds in the city, \$10.  
For the best kept public square in the city, \$10.  
For the best kept fire engine house grounds, \$5.  
For the best kept vacant lot in the city, \$5.  
For the best and most attractive back yard in the city, \$5.  
For the best and most attractive alley in the city, \$5.  
Prizes are offered for the best kept private lawns in various sections of the city; for the best kept residence block in different residential sections, etc. A total of \$150 in prizes is offered at this time.  
There will be lively competition, not merely for the monetary reward, but for the pleasure of excelling in such a wholesome and commendable contest.

Large Roller Mill Sold.  
[Special to The Times-Dispatch.]  
CHATHAM, VA., December 28.—The largest roller mill in Pittsylvania county, situated on Banister River, six miles from this place, and owned by the Banister Milling Company, composed of Neal Brothers & Brown, was very recently sold to Thomas F. Motley, of Cedar Hill, this county, for \$19,000. Since July this year this mill has ground 21,000 bushels of custom grain. The plant was erected at a cost of nearly \$20,000 about three years ago.

Patents to Virginians.  
[Special to The Times-Dispatch.]  
WASHINGTON, D. C., December 28.—Messrs. Davis & Davis, Washington patent attorneys, report the grant this week to citizens of this State of the following patents:  
Charles D. Hingate, of Camp Creek, ball attachment.  
George O. Seaward and F. Von Kugelgen, of Holcombe Rock, producing steel.  
Norman E. Woods, of Richmond, drill-socket.

## Financial.

AMERICAN NATIONAL BANK  
CAPITAL AND SURPLUS  
PROFITS \$575,000.00

A New Year's Gift.  
A delicate and appropriate way of remembering friends, relatives or employees is to present bank accounts. A New Year's gift, no matter how small the initial deposit may be, this plan encourages thrift and economy, as the recipient will usually make additions to the account.

WE PAY 3% ON SAVINGS DEPOSITS

AMERICAN NATIONAL BANK  
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The Way to Have  
A Happy New Year

Is to let the past be past, and then protect against worry for the future. If you knew you were going to live twenty years or more, and that you were going to make money, possibly you would not worry; but you do not know what the future has for you. Let the strong old Equitable Life save you and your loved ones worry in the future. Deposit some amount with us, and have your family protected if you die, and yourself guaranteed an absolutely safe investment if you live. Equitable policies always bring one hundred cents on the dollar, and those dollars generally come in at a time when most needed.

## If You Cannot Save

One-tenth of your income, how will your family do without ten-tenths of it? If you have nothing left now, what will you do after awhile, when you are older and less able to work? It is not what we make, but what we save; and very few ever save anything unless compelled to do so. We say we will—next month, next week, to-morrow—but it is the insurance policy of to-day that protects the widow and the orphan of to-morrow. You can buy other things any time if you have the money; but life insurance takes more than that—it can be bought only when you are in good health.

## Governor Hughes

Endorses the Standard policies of the Equitable Life, which were prescribed by the State of New York for the protection of policyholders, and the Equitable, with over \$100,000,000, guarantees that they are good.

Call or write for rates at your age.

## William A. Danner, Gen. Agent

1118 East Main Street,  
Richmond, Va.

## WANTED!

## Men Who Can Sell Life Insurance

This company wrote more new insurance in Virginia in 1907 than any other company. In 1908 it intends to write TWICE AS MUCH AS ANY OTHER COMPANY.

WE HAVE THE MEANS, THE ORGANIZATION AND THE MOST "SELLABLE" POLICY EVER ISSUED.

WRITE US.

## American National Life

Insurance Company,

LYNCHBURG, VIRGINIA.

WALLACE A. TAYLOR, PRESIDENT.

Financial statements certified to by us are accepted without question by leading financiers throughout the world.

The American Audit Company is a corporation chartered under the laws of the State of New York to make examination and report upon the financial condition of corporations, firms and individuals and to perform the duties of expert and consulting accountants in general.

## The American Audit Company

(Home Office 100 Broadway, New York City.)

Mutual Building, Richmond, Va. Phone 961.

Resident Manager, THOMAS P. HOWARD, Certified Public Accountant under the Laws of the State of New York.

## BANK OF RICHMOND

Corner Ninth and Main Streets.

Capital and Surplus, - \$1,500,000

Offers to patrons every facility and accommodation consistent with conservative banking.  
Interest allowed on deposits in Savings Department.  
Foreign Exchange bought and sold.  
Depository for the State of Virginia and City of Richmond

## To Insurance Men:

If you control Life Insurance business for any Company, as Manager, Special or Local Agent, or Broker, "Remember"

The Reliance Life Insurance Co. of Pittsburgh, Pa.

Is the strongest life company ever organized, issues all modern forms of policies, including Distribution, Annual Dividend (Guaranteed), Non-Participating and Sub-Standards. It has fixed its own rates of Commissions, and has refused to enter into coalition to deprive Agents or Physicians of living remuneration.  
It will pay you to communicate with me.

OSCAR SWINEFORD, Manager, Richmond, Va.

Branch, Cabell &amp; Co.

BANKERS.

1111 East Main Street.

Members New York Stock Exchange, New York Cotton Exchange and Chicago Board of Trade.

DECEMBER 30

Mr. J. T. Lawrence, HOME OFFICE, RICHMOND, VA.

## "V" Crimp And Other Styles of ROOFING

LARGEST STOCK AND LOWEST PRICES.

The Implement Co.

1302 E. Main Street. RICHMOND, VIRGINIA.

The Mutual Benefit

Will loan the Second premium on its policies. We do not know of any other company which will do this

DO YOU?

J. C. Drewry &amp; Co.

State Agents for Virginia, Richmond.

DECEMBER 30

Mr. J. T. Lawrence, HOME OFFICE, RICHMOND, VA.



## Once a Year

Does Christmas come, when all make merry, and when there should be "Peace on earth and good will toward men." Christmas time is also the season when your pipes are apt to freeze, when your plumbing needs attention, because the house is almost hermetically sealed, and sewer gas has an opportunity to do its deadly work. Your health depends on the condition of your plumbing, and no one can put it in order better than

## Mahoney &amp; Weisiger

523 East Main Street.

PHONE No. 800.

## Westbrook Elevator Co.,

DANVILLE, VA.

Manufacturers of

## ELEVATORS

Passenger, Freight, Electric and Hand Power.

Our elevators require no repairs, and are good for perfect service all the year round. They are manufactured under our own patents, which guarantee safety devices.

## J. A. JOHNSTON,

M. E. Cornell University and Va. Poly. Inst.

Room 203, Bank of Richmond Building.

Consulting Mechanical Engineer

Plans and Specifications for heating and ventilating buildings.

Designs for steam, gas and electric power installation.

LARGEST AND FINEST

## ELECTRIC FIXTURE DISPLAY ROOM

IN THE CITY.

WIRING OF RESIDENCES A SPECIALTY.

W. B. CATLETT

## ELECTRIC COMPANY

8 South Tenth Street.

PAINTS THAT STAY PAINTED

Floor Paint, Floor Stain, Floor Brushes, Floor Wax, Floor Oil, Floor Varnish.

Jno. L. Branch &amp; Co.

1424 East Main Street.

Phone 164.

WILLIAM C. WEST,

## ARCHITECT

1103 EAST MAIN ST.

Merchants' National Bank Building, RICHMOND, VA.

Do Not Be Uncomfortable in a Cold House

We install, on short notice, any system of heating you may desire.

Boilers and Radiators on exhibit in our store, No. 22 North Seventh Street.

Prices reasonable. Estimates and terms on application.

The W. E. Wood Heating Co.

Heating and Ventilating Engineers, 1103 EAST MAIN ST., RICHMOND, VA.

O. E. LAWRENCE &amp; SONS

C. P. E. BURGWIN,

CIVIL AND MECHANICAL ENGINEER.

Virginia Trust Co. Building, Richmond, Va.

Rivers and harbors improved. Wharves and terminals constructed. Water powers developed. Railroads built. Water-works erected. Reports on properties. Sewer systems designed.

CLEAR WATER FILTRATION

Paint

Makes the old house look new.

Makes the old-fashioned house look modern, if the colors are rightly chosen.

Makes any house sell or rent quicker.

Makes your house last longer and saves other repair bills.

We use the best materials and labor on all our work; you get full paint value for every dollar you spend.

R. L. PETERS

No. 109 NORTH EIGHTH STREET.

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No. 109 NORTH EIGHTH STREET.

## Announcement

We are now operating our new plant on North Boulevard. Take westbound Broad Street cars and get off at Robinson St. Long Distance Phone 6768.

## Richmond Iron Works,

MILLARD F. COX, General Manager.

## BALDWIN &amp; BROWN, 1557 E. Main St., Richmond, - Va.

Corrugated and V-Crimp Roofing, Painted and Galvanized.

"Bestoid" Rubber Roofing.

Carey's Magnesia Cement Roofing.

Tarred Paper.

Tin Plate.

hardware, Lime, Cement, Terra Cotta Pipe.

ORGANIZED 1848

## Union Mutual Life Insurance Co.

Assets and Income, \$16,722,195 Surplus, \$600,000.00

This Company was examined October, 1906, by Actuary and Examiner S. H. Wolfe, New York; Joseph Burton, Virginia; E. E. Rittenhouse, Colorado; Frederick L. Cutting, Massachusetts; S. W. Carr, Maine.

State Insurance Commissioner, and they united in stating on December 21st that the Company was entirely solvent, and that there was no diversion of funds for political or other improper purposes.

DUKE A. PUTNEY, State Manager,

Mutual Building Richmond, Va.

W. Leigh Carneal

Architect

Room 203, Bank of Richmond Bldg.

Phone 6101

Mitchell &amp; Mayo,

CONSULTING

Mechanical and Electrical Engineers.

Complete Steam, Electric, Heating and Producer Gas, Plant Installations.

Patents Secured.

Room 210 Commonwealth Bank Building, Richmond, Va.

C. K. HOWELL

ARCHITECT

729 East Main Street.

Phone 5347

The Stone Printing &amp; Mfg. Co.

RICHMOND, VA.

ANDERSON LABEL PRINTING CO.

INCORPORATED

JOB AND LABEL PRINTING

Of Every Description at Reasonable Prices

WRITE FOR SAMPLES AND PRICES

1335-37 E. Franklin St., Richmond, Va.

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No. 109 NORTH EIGHTH STREET.

## Railroads.

R. F. &amp; P. RICHMOND &amp; POTOMAC R.R. TRAINS LEAVE RICHMOND—NORTHWARD.

6:55 A. M.—Daily—Byrd St. Through.  
7:00 A. M.—Daily—Byrd St. Through.  
7:30 A. M.—Week Days—Elba. Ashland Accommodation.  
8:40 A. M.—Daily—Byrd St. Through. Local stops.  
12:01 Noon—Week Days—Byrd St. Through.  
12:30 P. M.—Week Days—Elba. Ashland Accommodation.  
4:00 P. M.—Week Days—Byrd St. Wash- ington Accommodation.  
5:45 P. M.—Sunday only—Elba. Washing- ton Accommodation.  
6:30 P. M.—Week Days—Elba. Ashland Accommodation.  
6:45 P. M.—Daily—Main St. Through.  
8:20 P. M.—Daily—Byrd St. Through.

TRAINS ARRIVE RICHMOND—SOUTHWARD.

6:30 A. M.—Week Days—Elba. Ashland Accommodation.  
7:50 A. M.—Daily—Byrd St. Through.  
8:25 A. M.—Week Days—Byrd St. Wash- ington Accommodation.  
10:35 A. M.—Sunday only—Elba. Washing- ton Accommodation.  
10:40 A. M.—Week Days—Elba. Ashland Accommodation.  
12:30 P. M.—Daily—Main St. Through.  
1:45 P. M.—Daily—Byrd St. Through. Local stops.  
7:15 P. M.—Daily—Byrd St. Through.  
9:00 P. M.—Daily—Byrd St. Through. Local stops.  
9:15 P. M.—Daily—Main St. Through.

NOTE—Pullman Sleeping or Parlor Cars on all above trains, except local accommo- dations.  
All trains to and from Byrd Street Sta- tion stop at Elba.  
Time of arrival and departures and con- nections not guaranteed.  
C. W. CULP, Gen'l Supt. W. P. TAYLOR, Traf. Mgr.

## Southern Railway.

TRAINS LEAVE RICHMOND

N. B.—Following schedule figures pub- lished only as information, and are not guaranteed.

7:00 A. M.—Daily—Local for Charlotte.

11:15 A. M.—Daily—Limited—Buffet Pull- man to Atlanta and Birmingham, New Orleans, Memphis, Chattanooga, and all the South. Through coach for

Chas. City, Oxford, Durham.

6:00 P. M.—Ex. Sunday—To the Local.

11:30 P. M.—Daily—Limited Pullman ready 9:30 P. M. all the South.

YORK RIVER LINE

4:30 P. M.—Ex. Sunday—To West Point— Connecting for Baltimore, Monday, Wednesday, Friday.

2:15 P. M.—Monday, Wednesday and Fri- day—Local to West Point.

4:30 P. M.—Ex. Sunday—Local to West Point.

TRAINS ARRIVE RICHMOND.

6:55 A. M.—8:40 P. M.—From all the South

4:10 P. M.—From Charlotte, Raleigh, Dur- ham, Greensboro, and all the South.

8:40 A. M.—From Keyville—Local.

9:20 A. M.—From West Point, and from Baltimore Wednesday, Friday and Sunday.

10:45 A. M., 5:45 P. M.—Local from West Point.

C. W. WESTBURY, D. P. A.

929 E. Main Street, Phone 465.

## Chesapeake &amp; Ohio Railway

9:00 A. M.—Fast daily trains to Old Point.